



Bank Holding Company Performance Report March 31, 2021—FR BHCPR

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BHC Name [WASHINGTON FEDERAL, INC.](#)

City/State [SEATTLE, WA](#)

Bank Holding Company Information

Federal Reserve District: [12](#)

Consolidated Assets (\$000): [19,533,581](#)

Peer Group Number: [1](#) Number in Peer Group: [133](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[WASHINGTON FEDERAL, INC.
425 PIKE STREET, 3RD FLOOR](#)

[SEATTLE, WA 98101](#)

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Summary Ratios

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018																	
Average assets (\$000)	19,235,554			16,340,796			17,891,239			16,473,352			15,790,594																	
Net income (\$000)	44,871			37,950			144,523			223,017			205,122																	
Number of BHCs in peer group	133			123			128			125			118																	
Earnings and Profitability:																														
Percent of Average Assets																														
Net interest income (tax equivalent)	2.61	2.67	44	2.97	2.94	48	2.69	2.77	38	2.97	3.01	41	3.06	3.08	41															
+ Non-interest income	0.56	1.13	25	0.28	1.12	7	0.24	1.21	5	0.49	1.32	14	0.31	1.31	9															
- Overhead expense	1.98	2.28	30	2.27	2.68	29	1.82	2.57	17	1.76	2.69	11	1.71	2.71	7															
- Provision for credit losses	0	-0.12	65	0.15	0.88	10	0.16	0.51	10	-0.01	0.15	3	-0.04	0.14	4															
+ Securities gains (losses)	0	0.01	32	0.37	0.03	97	0.08	0.02	91	0	0.01	35	0	0	50															
+ Other tax equivalent adjustments	0	0	48	0	0	45	0.01	0	93	0	0	42	0	0	45															
= Pretax net operating income (tax equivalent)	1.20	1.78	12	1.20	0.64	77	1.05	1.04	46	1.71	1.56	64	1.69	1.57	59															
Net operating income	0.93	1.36	14	0.93	0.48	76	0.81	0.81	43	1.35	1.19	69	1.30	1.24	55															
Net income	0.93	1.35	15	0.93	0.48	76	0.81	0.82	42	1.35	1.19	69	1.30	1.24	54															
Net income (Subchapter S adjusted)		1.78			0.78			1.18			1.17				1.42															
Percent of Average Earning Assets																														
Interest income (tax equivalent)	3.28	3.18	54	4.28	4.09	63	3.68	3.55	56	4.43	4.41	54	4.31	4.24	55															
Interest expense	0.50	0.29	85	1.10	0.85	76	0.80	0.52	79	1.25	1.08	69	1.01	0.86	70															
Net interest income (tax equivalent)	2.78	2.88	40	3.18	3.24	44	2.88	3.01	37	3.18	3.33	36	3.29	3.38	38															
Losses, Allowance, and Past Due + Nonaccrual																														
Net loan and lease losses / Average loans and leases	-0.08	0.16	2	-0.06	0.27	1	-0.02	0.27	1	-0.04	0.21	3	-0.08	0.22	2															
Earnings coverage of net loan and lease losses (X)	-23.05	25.70	9	-30.45	17.23	8	-86.94	22.91	1	-58.31	24.40	3	-27.51	21.75	6															
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.31	1.49	38	1.15	1.32	38	1.30	1.58	34	1.10	0.83	81	1.11	0.90	76															
Allowance for loan and lease losses / Total loans and leases	1.31	1.47	39	1.15	1.30	40	1.30	1.55	36	1.10	0.81	81	1.11	0.89	78															
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.34	0.70	17	0.31	0.63	18	0.48	0.71	35	0.30	0.57	23	0.50	0.61	39															
30-89 days past due loans and leases / Total loans and leases	0.04	0.33	7	0.06	0.52	5	0.12	0.39	15	0.07	0.43	8	0.12	0.44	13															
Liquidity and Funding																														
Net noncore funding dependence	-6.98	-0.51	31	12.28	14.37	45	2.68	3.20	53	13.45	14.45	50	17.37	16.62	58															
Net short-term noncore funding dependence	-13.10	-6.88	26	3.41	4.94	39	-4.42	-4.76	45	2.88	3.38	39	10.75	4.66	68															
Net loans and leases / Total assets	66.75	60.99	68	68.92	64.23	58	67.59	61.58	65	72.50	63.77	70	72.29	63.98	70															
Capitalization																														
Tier 1 leverage ratio	10.27	9.15	80	10.42	9.43	77	9.25	9.13	53	10.72	9.76	76	10.63	9.71	78															
Holding company equity capital / Total assets	11.94	10.72	72	11.43	11.64	48	10.82	11.16	44	12.49	12.43	50	12.25	12.22	54															
Total equity capital (including minority interest) / Total assets	11.94	10.85	70	11.43	11.80	46	10.82	11.29	41	12.49	12.57	49	12.25	12.27	54															
Common equity tier 1 capital / Total risk-weighted assets	12.09	12.57	47	13.62	11.64	82	12.65	12.38	60	14.29	12.17	82	14.44	12.12	82															
Net loans and leases / Equity capital (X)	5.59	5.73	48	6.03	5.59	62	6.25	5.58	68	5.81	5.21	67	5.90	5.29	65															
Cash dividends / Net income	44.70	23.13	88	44.64	81.34	32	46.11	42.30	57	29.20	33.12	43	28.08	27.31	45															
Cash dividends / Net income (Subchapter S adjusted)		14.81			139.66			-0.65			-12.02				17.36															
Growth Rates																														
Assets	12.42	16.49	47	5.72	11.31	34	16.08	16.68	51	1.45	9.26	14	3.88	7	43															
Equity capital	17.47	9.13	83	-0.91	5.70	21	0.53	6.99	19	3.42	10.49	27	-1.32	7.89	17															
Net loans and leases	8.87	7.22	62	0.66	9.91	12	8.21	9.07	55	1.75	9.10	21	5.37	7.89	41															
Noncore funding	-27.26	-25.09	52	9.31	16.35	43	8.97	-12.18	75	-11.35	6.59	23	7.20	10.67	52															
Parent Company Ratios																														
Short-term debt / Equity capital	0	0.52	41	0	0.88	36	0	0.77	38	0	1.02	36	0	1.14	37															
Long-term debt / Equity capital	0	11.33	11	0	12.46	14	0	13.56	10	0	13.04	13	0	13.37	15															
Equity investment in subsidiaries / Equity capital	90.03	102.85	3	99.01	103.91	20	97.76	102.81	20	97.68	103.22	17	99.65	103.10	33															
Cash from ops + noncash items + op expense / Op expense + dividends	34.75	98.58	27	396.11	176.81	88	216.23	147.24	80	326.70	190.27	86	353.64	174.91	94															

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	133,405	141,439	543,190	577,163	530,558	-5.68	17.83
Income from lease financing receivables.....	107	158	1,837	672	1,454	-32.28	-90.90
Fully taxable income on loans and leases.....	132,807	140,843	542,113	574,691	528,794	-5.71	16.54
Tax-exempt income on loans and leases.....	705	754	2,914	3,144	3,218	-6.50	64.72
Estimated tax benefit on income on loans and leases.....	587	746	2,565	3,112	3,174	-21.35	41.91
Income on loans and leases (tax equivalent).....	134,099	142,343	547,592	580,947	535,186	-5.79	16.81
Investment interest income (tax equivalent).....	13,610	19,943	64,658	95,038	91,932	-31.75	-37.54
Interest on balances due from depository institutions.....	620	1,124	2,783	5,597	3,676	-44.84	726.67
Interest income on other earning assets.....	0	0	0	0	65		
Total interest income (tax equivalent).....	148,329	163,410	615,033	681,582	630,859	-9.23	8.53
Interest on time deposits of \$250K or more	922	2,964	8,677	13,698	8,524	-68.89	
Interest on time deposits < \$250K.....	5,976	16,698	51,188	76,114	55,655	-64.21	
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	3,830	8,976	23,075	37,306	20,255	-57.33	161.43
Interest on other borrowings and trading liabilities.....	11,991	13,368	50,985	64,957	63,935	-10.30	-23.61
Interest on subordinated debt and mandatory convertible securities	0	0	0	0	0		
Total interest expense.....	22,719	42,006	133,925	192,075	148,369	-45.91	-20.95
Net interest income (tax equivalent).....	125,610	121,404	481,108	489,507	482,490	3.46	16.38
Non-interest income.....	26,912	11,395	43,527	80,058	48,682	136.17	114.90
Adjusted operating income (tax equivalent)	152,522	132,799	524,635	569,565	531,172	14.85	26.62
Overhead expense.....	95,018	92,622	325,828	289,566	269,987	2.59	62.97
Provision for credit losses.....	0	6,200	28,500	-2,150	-5,950		
Securities gains (losses)	0	15,028	15,028	0	0	-100.00	
Other tax equivalent adjustments	0	0	2,001	0	0		
Pretax net operating income (tax equivalent).....	57,504	49,005	187,336	282,149	267,135	17.34	-9.66
Applicable income taxes	11,928	10,301	37,898	55,988	58,795	15.79	-44.52
Tax equivalent adjustments	705	754	4,915	3,144	3,218	-6.50	64.72
Applicable income taxes (tax equivalent).....	12,633	11,055	42,813	59,132	62,013	14.27	-42.39
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	44,871	37,950	144,523	223,017	205,122	18.24	7.54
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	44,871	37,950	144,523	223,017	205,122	18.24	7.54
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	44,871	37,950	144,523	223,017	205,122	18.24	7.54
Investment securities income (tax equivalent).....	13,610	19,943	64,658	95,038	91,932	-31.75	-37.54
US Treasury and agency securities (excluding mortgage-backed securities)	163	99	439	425	559	64.65	-87.33
Mortgage-backed securities	6,696	14,341	40,930	70,905	72,700	-53.31	-60.25
All other securities	6,751	5,503	23,289	23,708	18,673	22.68	84.48
Cash dividends declared.....	20,058	16,941	66,641	65,113	57,592	18.40	57.95
Common	17,336	16,941	66,641	65,113	57,592	2.33	36.51
Preferred	2,722	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

Percent of Average Assets

Interest income (tax equivalent)
 Less: Interest expense
 Equals: Net interest income (tax equivalent)
 Plus: Non-interest income
 Equals: adjusted operating income (tax equivalent)
 Less: Overhead expense
 Less: Provision for credit losses
 Plus: Realized gains (losses) on held-to-maturity securities
 Plus: Realized gains (losses) on available-for-sale securities
 Plus: other tax equivalent adjustments
 Equals: Pretax net operating income (tax equivalent)

 Less: Applicable income taxes (tax equivalent)
 Less: Minority interest
 Equals: Net operating income

 Plus: Net extraordinary items
 Equals: Net income
 Memo: Net income (last four quarters)
 Net income—BHC and noncontrolling (minority) interest

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Interest income (tax equivalent)	3.08	2.96	60	4	3.72	73	3.44	3.27	63	4.14	4	63	4	3.87	63
Less: Interest expense	0.47	0.27	85	1.03	0.78	76	0.75	0.48	79	1.17	0.98	72	0.94	0.79	69
Equals: Net interest income (tax equivalent)	2.61	2.67	44	2.97	2.94	48	2.69	2.77	38	2.97	3.01	41	3.06	3.08	41
Plus: Non-interest income	0.56	1.13	25	0.28	1.12	7	0.24	1.21	5	0.49	1.32	14	0.31	1.31	9
Equals: adjusted operating income (tax equivalent)	3.17	3.87	15	3.25	4.12	13	2.93	4.04	6	3.46	4.41	13	3.36	4.46	9
Less: Overhead expense	1.98	2.28	30	2.27	2.68	29	1.82	2.57	17	1.76	2.69	11	1.71	2.71	7
Less: Provision for credit losses	0	-0.12	65	0.15	0.88	10	0.16	0.51	10	-0.01	0.15	3	-0.04	0.14	4
Plus: Realized gains (losses) on held-to-maturity securities	0	0	50	0	0	48	0	0	46	0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities	0	0.01	33	0.37	0.03	97	0.08	0.02	91	0	0.01	35	0	0	50
Plus: other tax equivalent adjustments	0	0	48	0	0	45	0.01	0	93	0	0	42	0	0	45
Equals: Pretax net operating income (tax equivalent)	1.20	1.78	12	1.20	0.64	77	1.05	1.04	46	1.71	1.56	64	1.69	1.57	59
Less: Applicable income taxes (tax equivalent)	0.26	0.40	16	0.27	0.16	73	0.24	0.23	51	0.36	0.36	46	0.39	0.33	66
Less: Minority interest	0	0	42	0	0	44	0	0	42	0	0	36	0	0	36
Equals: Net operating income	0.93	1.36	14	0.93	0.48	76	0.81	0.81	43	1.35	1.19	69	1.30	1.24	55
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income	0.93	1.35	15	0.93	0.48	76	0.81	0.82	42	1.35	1.19	69	1.30	1.24	54
Memo: Net income (last four quarters)	0.81	1.07	23	1.28	0.98	78	0.81	0.82	42	1.35	1.19	68	1.30	1.24	54
Net income—BHC and noncontrolling (minority) interest	0.93	1.37	14	0.93	0.49	76	0.81	0.83	42	1.35	1.20	68	1.30	1.25	54
Margin Analysis															
Average earning assets / Average assets	94.02	93.08	62	93.41	91.24	70	93.30	92.32	65	93.33	91.05	73	92.78	91.48	62
Average interest-bearing funds / Average assets	74.71	62.97	86	79.74	66.92	86	76.55	64.06	86	77.30	65.57	84	77.83	65.56	88
Interest income (tax equivalent) / Average earning assets	3.28	3.18	54	4.28	4.09	63	3.68	3.55	56	4.43	4.41	54	4.31	4.24	55
Interest expense / Average earning assets	0.50	0.29	85	1.10	0.85	76	0.80	0.52	79	1.25	1.08	69	1.01	0.86	70
Net interest income (tax equivalent) / Average earning assets	2.78	2.88	40	3.18	3.24	44	2.88	3.01	37	3.18	3.33	36	3.29	3.38	38
Yield or Cost															
Total loans and leases (tax equivalent)	4.09	4.05	58	4.68	4.74	53	4.29	4.27	55	4.77	5.09	32	4.64	4.95	33
Interest-bearing bank balances	0.13	0.10	82	0.54	1.16	15	0.23	0.27	44	2.63	2.04	80	2.34	1.64	89
Federal funds sold and reverse repos		0.26			1.34			0.68			2.44			2.17	
Trading assets		0.39			0.75			0.60			0.99			1.11	
Total earning assets	3.27	3.15	54	4.26	4.05	65	3.67	3.51	57	4.41	4.36	55	4.28	4.20	55
Investment securities (tax equivalent)	1.88	1.84	52	2.93	2.60	84	2.32	2.25	58	3.22	2.76	82	3.12	2.68	81
US Treasury and agency securities (excluding mortgage-backed securities)	0.92	1.30	30	1.95	2.31	37	1.29	1.75	29	1.96	2.32	29	2.32	2.05	73
Mortgage-backed securities	2.18	1.60	86	2.94	2.49	89	2.40	2.05	82	2.91	2.61	86	2.84	2.50	85
All other securities	1.70	2.93	10	3.59	3.62	62	2.11	3.24	12	4.80	4.06	78	4.71	4.20	80
Interest-bearing deposits	0.36	0.26	72	1.20	0.90	77	0.76	0.53	77	1.35	1.10	72	0.95	0.81	69
Time deposits of \$250K or more	0.72	0.82	44	1.81	1.83	42	1.45	1.42	49	2.01	1.96	52	1.55	1.44	60
Time deposits < \$250K	0.77	0.78	53	1.74	1.69	54	1.44	1.36	56	1.84	1.82	47	1.36	1.29	53
Other domestic deposits	0.18	0.17	62	0.61	0.71	43	0.34	0.36	50	0.68	0.93	34	0.39	0.67	22
Foreign deposits		0.13			0.79			0.42			1.19			0.97	
Federal funds purchased and repos		0.18			1.14			0.62			1.86			1.51	
Other borrowed funds and trading liabilities	1.99	1.38	75	2.42	1.90	78	1.94	1.50	75	2.56	2.38	63	2.64	2.28	77
All interest-bearing funds	0.63	0.42	82	1.29	1.15	66	0.98	0.74	78	1.51	1.49	61	1.21	1.19	62

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Non-interest Income and Expenses					
Total non-interest income	26,912	11,395	43,527	80,058	48,682
Fiduciary activities income	0	0	0	0	0
Service charges on deposit accounts - domestic	3,568	3,617	14,500	14,657	14,809
Trading revenue.....	0	0	0	0	0
Investment banking fees and commissions.....	0	0	0	0	0
Insurance activities revenue.....	3,515	3,186	11,057	10,285	9,498
Venture capital revenue.....	0	0	0	0	0
Net servicing fees	1	10	23	0	19
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets.....	201	177	-1,508	36,031	6,211
Other non-interest income.....	19,627	4,405	19,455	19,085	18,145
Total overhead expenses	95,018	92,622	325,828	289,566	269,987
Personnel expense.....	43,167	38,392	154,197	138,113	128,604
Net occupancy expense.....	9,852	11,734	41,594	46,803	39,420
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets).....	339	552	2,137	2,025	2,011
Other operating expenses.....	41,660	41,944	127,900	102,625	99,952
Fee income on mutual funds and annuities.....	0	0	0	0	0
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	2,083	2,028	2,084	1,986	1,910
Average personnel expense per employee.....	20.72	18.93	73.99	69.54	67.33
Average assets per employee.....	9,234.54	8,057.59	8,585.05	8,294.74	8,267.33

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios														
Mutual fund fee income / Non-interest income	0	2.10	11	0	2.64	10	0	2.02	10	0	2.72	10	0	3.08
Overhead expenses / Net Interest Income + non-interest income	62.59	59.31	65	70.14	63.90	74	62.45	62.28	55	51.12	61.29	12	51.14	60.88
Percent of Average Assets														
Total overhead expense	1.98	2.28	30	2.27	2.68	29	1.82	2.57	17	1.76	2.69	11	1.71	2.71
Personnel expense.....	0.90	1.28	16	0.94	1.36	14	0.86	1.30	13	0.84	1.41	9	0.81	1.44
Net occupancy expense.....	0.20	0.24	29	0.29	0.27	60	0.23	0.26	34	0.28	0.28	57	0.25	0.28
Other operating expenses.....	0.87	0.73	75	1.04	0.98	71	0.73	0.94	39	0.64	0.97	21	0.65	0.97
Overhead less non-interest income	1.42	1.10	78	1.99	1.47	80	1.58	1.25	75	1.27	1.32	44	1.40	1.38
Percent of Adjusted Operating Income (Tax Equivalent)														
Total overhead expense	62.30	58.69	66	69.75	63.38	75	62.11	61.82	57	50.84	60.64	12	50.83	60.37
Personnel expense.....	28.30	33.28	24	28.91	33.17	24	29.39	32.36	27	24.25	32.39	13	24.21	32.51
Net occupancy expense.....	6.46	6.42	54	8.84	6.75	81	7.93	6.58	72	8.22	6.52	79	7.42	6.48
Other operating expenses.....	27.54	18.45	89	32	22.88	84	24.79	22.28	75	18.37	21.20	40	19.20	20.90
Total non-interest income	17.64	28.42	28	8.58	26.40	7	8.30	28.83	6	14.06	29.23	16	9.17	28.50
Fiduciary activities income	0	2.15	12	0	2.03	13	0	2.09	12	0	1.97	14	0	2.14
Service charges on domestic deposit accounts	2.34	3.21	33	2.72	3.92	30	2.76	3.27	38	2.57	3.88	32	2.79	4.15
Trading revenue.....	0	0.97	24	0	1.58	34	0	1.28	25	0	1.18	22	0	0.85
Investment banking fees and commissions.....	0	2.51	7	0	2.81	6	0	2.46	6	0	3.54	5	0	3.42
Insurance activities revenue.....	2.30	0.38	90	2.40	0.40	91	2.11	0.41	90	1.81	0.47	87	1.79	0.47
Venture capital revenue.....	0	0.02	45	0	-0.01	50	0	0.01	44	0	0.02	42	0	0.02
Net servicing fees	0	0.99	23	0.01	-0.41	51	0	0.01	51	0	0.28	21	0	0.65
Net securitization income	0	0.01	45	0	0.01	47	0	0	45	0	0.01	44	0	0.01
Net gain (loss) - sales of loans, OREO, and other assets	0.13	3.74	14	0.13	1.88	25	-0.29	3.92	4	6.33	1.86	93	1.17	1.61
Other non-interest income.....	12.87	8.65	77	3.32	9.85	10	3.71	9.65	12	3.35	10.04	8	3.42	9.86
Overhead less non-interest income	44.65	29.66	86	61.17	36.23	91	53.81	31.93	90	36.78	31.06	60	41.66	31.46
Applicable income taxes / Pretax net operating income (tax equivalent).....	20.74	21.04	44	21.02	17.54	65	20.23	18.63	56	19.84	20.56	43	22.01	19.04
Applicable income tax + TE / Pretax net operating income + TE	21.97	22.74	41	22.56	22.86	44	22.85	21.18	56	20.96	23.23	29	23.21	21.56

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change
		03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	1-Year
Real estate loans	10,754,054	10,692,904	10,786,644	10,644,905	10,560,524	0.57	23.23
Commercial and industrial loans	2,190,598	1,123,551	1,993,040	1,080,812	909,340	94.97	325.87
Loans to individuals	103,081	104,556	110,780	115,794	162,099	-1.41	-38.27
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	9,827	36,339	8,905	36,420	9,766	-72.96	-43.17
Other loans and leases	152,987	157,972	155,482	161,641	191,931	-3.16	-33.09
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	13,210,547	12,115,322	13,054,851	12,039,572	11,833,660	9.04	36.84
Less: Allowance for loan and lease losses	172,653	139,501	170,189	132,513	131,165	23.76	57.07
Net loans and leases	13,037,894	11,975,821	12,884,662	11,907,059	11,702,495	8.87	36.60
Debt securities that reprice or mature in over 1 year	1,362,463	1,969,063	1,931,529	2,149,201	2,311,967	-30.81	-47.55
Mutual funds and equity securities	0	0	0	0	0		-100.00
Subtotal	14,400,357	13,944,884	14,816,191	14,056,260	14,014,462	3.27	17.62
Interest-bearing bank balances	2,131,802	1,349,696	1,652,207	326,758	137,311	57.95	1904.76
Federal funds sold and reverse repos	0	0	0	0	0		
Debt securities that reprice or mature within 1 year	1,570,528	644,238	1,138,287	707,078	726,189	143.78	64.26
Trading assets	0	0	0	0	0		
Total earning assets	18,102,687	15,938,818	17,606,685	15,090,096	14,877,962	13.58	36.05
Non-interest-bearing cash and due from depository institutions	186,645	145,878	178,515	157,048	146,064	27.95	9.95
Premises, fixed assets, and leases	259,560	245,613	256,242	245,792	276,683	5.68	-13.23
Other real estate owned	5,316	5,463	4,463	6,339	8,171	-2.69	-86.29
Investment in unconsolidated subsidiaries	0	0	0	0	0		
Intangible and other assets	979,373	1,039,857	1,017,717	923,886	879,246	-5.82	14.24
Total assets	19,533,581	17,375,629	19,063,622	16,423,161	16,188,126	12.42	33.15
Quarterly average assets	19,235,554	16,340,796	18,817,706	16,421,981	16,028,148	17.71	31.44
Average loans and leases (YTD)	13,102,570	12,177,802	12,749,899	12,187,394	11,533,076	7.59	35.82
Memoranda							
Loans held-for-sale	0	0	0	0	0		
Loans not held-for-sale	13,210,547	12,115,322	13,054,851	12,039,572	11,833,660	9.04	36.84
Real estate loans secured by 1–4 family	4,980,237	5,783,136	5,237,550	5,858,279	5,989,457	-13.88	-13.86
Commercial real estate loans	5,755,901	4,889,861	5,529,792	4,764,134	4,539,553	17.71	96.37
Construction and land development	1,507,358	1,729,209	1,935,770	1,700,690	1,591,906	-12.83	94.46
Multifamily	1,987,119	1,467,544	1,609,787	1,434,212	1,401,010	35.40	84.01
Nonfarm nonresidential	2,261,424	1,693,108	1,984,235	1,629,232	1,546,637	33.57	110.14
Real estate loans secured by farmland	17,916	19,907	19,302	22,492	31,514	-10.00	28.56
Total investment securities	2,932,991	2,613,301	3,069,816	2,856,279	3,038,156	12.23	-19.76
U.S. Treasury securities	0	0	0	0	0		
US agency securities (excluding mortgage-backed securities)	71,512	20,550	78,281	20,738	21,654	247.99	-72.97
Municipal securities	38,669	21,998	38,703	22,490	23,058	75.78	41.46
Mortgage-backed securities	1,258,719	1,993,419	1,455,082	2,289,627	2,591,853	-36.86	-54.32
Asset-backed securities	1,183,977	317,810	1,210,356	312,775	179,050	272.54	
Other debt securities	380,114	259,524	287,394	210,649	222,541	46.47	-24.92
Mutual funds and equity securities	0	0	0	0	0		-100.00
Available-for-sale securities	2,438,902	1,693,046	2,482,945	1,495,586	1,451,341	44.05	16.30
U.S. Treasury securities	0	0	0	0	0		
US agency securities (excluding mortgage-backed securities)	71,512	20,550	78,281	20,738	21,654	247.99	-72.97
Municipal securities	38,669	21,998	38,703	22,490	23,058	75.78	41.46
Mortgage-backed securities	764,630	1,073,164	868,211	928,934	1,005,038	-28.75	-36.14
Asset-backed securities	1,183,977	317,810	1,210,356	312,775	179,050	272.54	
Other debt securities	380,114	259,524	287,394	210,649	222,541	46.47	-24.92
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	13,808	27,938	19,304	19,726	-49,320	-50.58	120.50
Available-for-sale securities appreciation (depreciation)	46,228	25,580	51,069	25,523	-8,007	80.72	296.16
Structured notes, fair value	160,335	239,130	80,940	190,475	203,216	-32.95	-12.10
Pledged securities	539,567	515,895	522,275	518,769	576,302	4.59	70.84

Liabilities and Changes in Capital

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	2,742,654	1,742,597	2,403,309	1,656,637	1,472,702	57.39	848.48
NOW, ATS and transaction accounts	8,582,703	908,258	8,044,105	792,693	318,190	844.96	3173.47
Time deposits less brokered deposits < \$250K	2,976,390	3,743,867	3,151,938	3,928,193	3,994,228	-20.50	
MMDA and other savings accounts	57,156	5,113,474	45,117	4,941,905	5,079,060	-98.88	-98.94
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	14,358,903	11,508,196	13,644,469	11,319,428	10,864,180	24.77	70.30
Time deposits of \$250K or more	489,734	638,402	532,269	674,711	622,184	-23.29	
Foreign deposits	0	0	0	0	0	0	
Federal funds purchased and repos	0	0	0	0	0	0	-100.00
Secured federal funds purchased	0	0	0	0	0	0	
Commercial paper	0	0	0	0	0	0	
Other borrowings w/remaining maturity of 1 year or less	1,430,000	1,950,000	1,730,000	950,000	1,890,000	-26.67	376.67
Other borrowings w/remaining maturity over 1 year	720,000	1,100,000	870,000	1,300,000	650,000	-34.55	-57.14
Brokered deposits < \$250K	56,923	18,784	55,208	316	137,418	203.04	
Noncore funding	2,696,657	3,707,186	3,187,477	2,925,027	3,299,602	-27.26	-35.24
Trading liabilities	0	0	0	0	0	0	
Subordinated notes and debentures + trust preferred securities	0	0	0	0	0	0	
Other liabilities	145,068	174,280	169,909	127,797	41,255	-16.76	28.85
Total liabilities	17,200,628	15,389,662	17,001,855	14,372,252	14,205,037	11.77	35.35
Equity Capital							
Perpetual preferred stock (including surplus)	300,000	0	0	0	0		
Common stock	135,980	135,742	135,938	135,720	135,496	0.18	1.41
Common surplus	1,675,772	1,675,828	1,680,111	1,673,666	1,668,666	0.00	1.48
Retained earnings	1,468,093	1,406,188	1,443,280	1,385,179	1,227,275	4.40	66.48
Accumulated other comprehensive income	81,176	6,461	41,435	15,986	2,891	1156.40	
Other equity capital components	-1,328,068	-1,238,252	-1,238,997	-1,159,642	-1,051,239		
Total holding company equity capital	2,332,953	1,985,967	2,061,767	2,050,909	1,983,089	17.47	18.88
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	2,332,953	1,985,967	2,061,767	2,050,909	1,983,089	17.47	18.88
Total liabilities and capital	19,533,581	17,375,629	19,063,622	16,423,161	16,188,126	12.42	33.15
Memoranda							
Non-interest-bearing deposits	2,742,654	1,742,597	2,403,309	1,656,637	1,472,702	57.39	848.48
Interest-bearing deposits	12,162,906	10,422,785	11,828,637	10,337,818	10,151,080	16.70	18.28
Total deposits	14,905,560	12,165,382	14,231,946	11,994,455	11,623,782	22.52	40.99
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	2,061,767	2,050,909	2,050,909	1,983,089	2,009,618		
Accounting restatements	0	0	-19,782	0	0		
Net income	44,871	37,950	144,523	223,017	205,122		
Net sale of new perpetual preferred stock	293,325	0	0	0	0		
Net sale of new common stock	2,378	2,184	6,663	5,224	7,021		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	89,071	78,610	79,355	108,403	174,195		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	20,058	16,941	66,641	65,113	57,592		
Change in other comprehensive income	39,741	-9,525	25,450	13,095	-6,885		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	2,332,953	1,985,967	2,061,767	2,050,909	1,983,089		

Percent Composition of Assets

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	55.05	36.10	88	61.54	38.37	92	56.58	36.22	89	64.82	37.78	94	65.24	37.19	95
Commercial and industrial loans	11.21	13.88	38	6.47	12.73	20	10.45	13.52	32	6.58	12.02	22	5.62	12.85	18
Loans to individuals	0.53	3.42	29	0.60	3.84	29	0.58	3.40	31	0.71	4.20	28	1	4.31	33
Loans to depository institutions and acceptances of other banks	0	0.02	32	0	0.03	29	0	0.03	31	0	0.04	29	0	0.05	28
Agricultural loans.....	0.05	0.19	50	0.21	0.20	75	0.05	0.19	55	0.22	0.24	72	0.06	0.30	57
Other loans and leases.....	0.78	4.29	14	0.91	4.96	14	0.82	4.63	13	0.98	5.01	13	1.19	5	15
Net loans and leases.....	66.75	60.99	68	68.92	64.23	58	67.59	61.58	65	72.50	63.77	70	72.29	63.98	70
Debt securities over 1 year.....	6.97	16.70	9	11.33	14.63	30	10.13	15.55	27	13.09	14.60	43	14.28	14.63	50
Mutual funds and equity securities	0	0.06	14	0	0.05	13	0	0.05	13	0	0.06	13	0	0.06	12
Subtotal	73.72	78.43	24	80.26	80.12	32	77.72	78.16	31	85.59	79.65	66	86.57	79.97	68
Interest-bearing bank balances	10.91	9.08	64	7.77	4.14	81	8.67	7.51	61	1.99	3.06	50	0.85	3.04	25
Federal funds sold and reverse repos	0	0.50	27	0	0.78	27	0	0.82	26	0	1.57	25	0	1.66	23
Debt securities 1 year or less	8.04	1.59	94	3.71	1.72	83	5.97	1.68	93	4.31	1.91	84	4.49	1.96	84
Trading assets	0	0.56	19	0	1.27	15	0	1.01	17	0	1.19	15	0	1.33	15
Total earning assets.....	92.67	91.48	64	91.73	89.78	72	92.36	91.05	65	91.88	89.53	73	91.91	89.74	71
Non-interest cash and due from depository institutions.....	0.96	1	45	0.84	1.12	30	0.94	1.07	36	0.96	1.14	36	0.90	1.21	29
Other real estate owned.....	0.03	0.02	73	0.03	0.03	62	0.02	0.02	65	0.04	0.03	67	0.05	0.04	64
All other assets.....	6.37	7.44	38	7.43	9.05	32	6.71	7.82	37	7.16	9.27	27	7.19	8.98	31
Memoranda															
Short-term investments	18.95	11.92	79	11.48	7.73	79	14.64	11.17	73	6.29	7.63	56	5.33	7.80	56
U.S. Treasury securities.....	0	0.98	13	0	0.86	12	0	0.84	17	0	1.03	11	0	1.04	14
US agency securities (excluding mortgage-backed securities)	0.37	0.73	51	0.12	0.51	41	0.41	0.63	57	0.13	0.54	46	0.13	0.69	42
Municipal securities	0.20	1.77	27	0.13	1.44	29	0.20	1.69	28	0.14	1.34	30	0.14	1.62	28
Mortgage-backed securities	6.44	12.38	20	11.47	11.43	52	7.63	11.75	34	13.94	11.44	65	16.01	11.13	77
Asset-backed securities	6.06	0.35	98	1.83	0.27	91	6.35	0.32	99	1.90	0.28	92	1.11	0.33	84
Other debt securities	1.95	0.46	92	1.49	0.39	87	1.51	0.42	86	1.28	0.39	84	1.37	0.41	86
Loans held-for-sale.....	0	0.46	6	0	0.40	6	0	0.52	7	0	0.39	7	0	0.30	8
Loans held for investment	67.63	61.15	70	69.73	64.43	61	68.48	61.72	70	73.31	63.50	76	73.10	63.93	73
Real estate loans secured by 1–4 family	25.50	11.69	91	33.28	13.18	94	27.47	11.91	93	35.67	13.29	95	37	13.46	97
Revolving	0.74	1.51	31	0.85	2.02	32	0.74	1.66	30	0.86	2.07	34	0.85	2.27	30
Closed-end, secured by first liens	24.74	9.76	92	32.42	10.62	96	26.72	9.81	94	34.78	10.69	96	36.14	10.57	97
Closed-end, secured by junior liens	0.01	0.21	13	0.02	0.28	16	0.02	0.22	16	0.02	0.28	18	0.01	0.31	15
Commercial real estate loans	29.47	22.27	66	28.14	23.11	54	29.01	22.22	64	29.01	22.23	59	28.04	21.58	57
Construction and land development	7.72	3.32	90	9.95	3.46	95	10.15	3.40	94	10.36	3.44	95	9.83	3.51	96
Multifamily.....	10.17	3.21	91	8.45	3.23	90	8.44	3.12	90	8.73	3.01	91	8.65	2.72	91
Nonfarm nonresidential	11.58	14.77	36	9.74	15.32	30	10.41	14.72	32	9.92	14.69	34	9.55	14.44	33
Real estate loans secured by farmland.....	0.09	0.33	52	0.11	0.35	54	0.10	0.33	53	0.14	0.36	57	0.19	0.41	62

Loan Mix and Analysis of Concentrations of Credit

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	81.41	57.91	90	88.26	57.83	94	82.63	57.15	92	88.42	57.46	95	89.24	56.49	95
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	37.70	19.43	91	47.73	20.44	94	40.12	19.43	93	48.66	20.75	94	50.61	21.10	95
Real estate loans secured by 1–4 family.....	1.10	2.45	30	1.21	3.09	29	1.07	2.64	28	1.18	3.15	29	1.16	3.50	27
Revolving	36.60	16.76	91	46.52	17.13	96	39.04	16.59	93	47.48	17.39	96	49.45	17.39	96
Closed-end.....	43.57	35.36	61	40.36	34.31	57	42.36	34.63	61	39.57	33.52	56	38.36	32.14	52
Construction and land development.....	11.41	5.29	90	14.27	5.12	96	14.83	5.26	95	14.13	5.09	96	13.45	5.20	94
1–4 family.....	3.77	1.05	93	3.46	0.98	91	3.42	0.93	92	3.37	0.94	92	3.91	1.02	94
Other	7.64	4.21	85	10.81	4	95	11.41	4.19	96	10.75	4.02	96	9.55	4.05	92
Multifamily.....	15.04	5.08	91	12.11	4.90	89	12.33	4.96	90	11.91	4.69	89	11.84	4.10	91
Nonfarm nonresidential	17.12	23.47	32	13.97	22.69	29	15.20	22.93	28	13.53	22.15	29	13.07	21.40	32
Owner-occupied.....	5.11	7.93	33	5	7.70	34	4.92	7.68	33	4.37	7.72	32	3.88	8.03	31
Other.....	12.01	15.25	33	8.97	14.76	31	10.28	14.95	31	9.16	14.34	34	9.19	13.38	36
Real estate loans secured by farmland.....	0.14	0.56	50	0.16	0.53	53	0.15	0.54	51	0.19	0.55	54	0.27	0.63	59
Loans to depository institutions and acceptances of other banks.....	0	0.03	32	0	0.08	29	0	0.06	31	0	0.11	29	0	0.12	28
Commercial and industrial loans	16.58	23.16	26	9.27	20.31	15	15.27	22.17	24	8.98	19.53	14	7.68	20.32	10
Loans to individuals	0.78	6.02	26	0.86	6.48	25	0.85	6.13	27	0.96	7.13	23	1.37	7.36	29
Credit card loans	0	0.50	49	0	0.71	44	0	0.65	48	0	0.81	21	0	1.02	42
Agricultural loans.....	0.07	0.33	47	0.30	0.31	72	0.07	0.32	51	0.30	0.37	70	0.08	0.46	54
Other loans and leases.....	1.16	8.05	16	1.30	9.38	13	1.19	9.09	14	1.34	9.85	13	1.62	9.66	15
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	508.29	382.51	78	590.64	401.07	82	573.30	381.27	85	572.59	391.26	81	586.13	379.80	83
Real estate loans secured by 1–4 family.....	235.39	124.29	89	319.44	138.65	91	278.37	125.03	93	315.12	138.18	93	332.43	137.84	94
Revolving	6.86	16.14	30	8.12	21.22	30	7.46	17.42	29	7.63	21.26	30	7.62	23.33	27
Closed-end.....	228.53	106.79	89	311.32	115.78	94	270.92	106.14	93	307.48	115.20	94	324.80	112.79	95
Commercial real estate loans	272.05	237.40	55	270.10	240.54	50	293.91	234.65	60	256.26	229.44	51	251.95	219.72	54
Construction and land development.....	71.25	35.26	85	95.52	35.93	93	102.89	35.62	96	91.48	34.95	93	88.35	35.36	92
1–4 family.....	23.54	6.84	93	23.18	6.92	90	23.70	6.34	91	21.84	6.61	87	25.66	7.04	94
Other	47.70	28.01	78	72.34	27.85	93	79.18	28.16	96	69.64	27.32	94	62.70	27.26	92
Multifamily.....	93.92	34.02	90	81.06	33.54	88	85.56	32.74	90	77.15	31.04	89	77.76	27.85	89
Nonfarm nonresidential	106.89	157.71	32	93.52	159.79	32	105.46	155.06	35	87.64	152.10	33	85.84	147.22	34
Owner-occupied.....	31.90	52.99	33	33.49	54.16	34	34.14	52.37	35	28.32	53.07	31	25.45	54.89	31
Other	74.99	102.29	33	60.03	103.49	31	71.32	100.54	35	59.32	97.41	34	60.39	91.80	38
Real estate loans secured by farmland.....	0.85	3.50	48	1.10	3.48	52	1.03	3.44	53	1.21	3.60	54	1.75	4.02	60
Loans to depository institutions and acceptances of other banks.....	0	0.18	32	0	0.38	28	0	0.28	31	0	0.44	29	0	0.54	28
Commercial and industrial loans	103.54	145.22	31	62.06	132.09	20	105.93	139.91	34	58.14	122.02	20	50.47	128.82	16
Loans to individuals	4.87	35.91	26	5.78	40.80	27	5.89	37.47	28	6.23	43.51	25	9	42.67	31
Credit card loans	0.01	2.59	49	0	3.94	44	0.01	3.30	48	0	4.34	21	0	5.31	42
Agricultural loans.....	0.46	1.94	51	2.01	1.90	74	0.47	1.88	53	1.96	2.18	70	0.54	2.72	56
Other loans and leases.....	7.23	47.52	13	8.73	54.71	13	8.26	49.54	14	8.69	52.44	12	10.65	51.79	15
Supplemental															
Non-owner occupied CRE loans / Gross loans	38.46	27.81	79	35.36	27.16	68	37.44	27.32	72	35.20	26.45	70	34.49	24.79	73
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	240.15	185.94	67	236.61	188.67	63	259.76	183.76	76	227.94	178.57	65	226.50	167.93	66
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	272.05	243.39	53	270.10	248.20	49	293.91	240.85	56	256.26	236.10	51	251.95	225.98	54

Liquidity and Funding

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	18.95	11.92	79	11.48	7.73	79	14.64	11.17	73	6.29	7.63	56	5.33	7.80	56
Liquid assets	18.66	27.16	28	20.16	22.73	49	17.62	26.22	27	16.94	22.44	42	17.90	22.72	46
Investment securities.....	15.02	18.78	35	15.04	16.91	46	16.10	17.85	44	17.39	16.99	55	18.77	17.27	59
Net loans and leases.....	66.75	60.99	68	68.92	64.23	58	67.59	61.58	65	72.50	63.77	70	72.29	63.98	70
Net loans, leases and standby letters of credit	67.32	61.79	68	69.53	65.22	56	68.17	62.48	67	73.11	64.84	71	72.62	65.07	69
Core deposits	73.51	73.69	33	66.23	64.18	49	71.57	70.67	39	68.92	63.09	54	67.11	62.13	52
Noncore funding	13.81	11.95	72	21.34	19.78	65	16.72	14.13	68	17.81	19.36	59	20.38	21.34	57
Time deposits of \$250K or more	2.51	1.96	67	3.67	2.95	66	2.79	2.11	69	4.11	2.94	71	3.84	2.89	72
Foreign deposits	0	0.34	39	0	0.43	38	0	0.36	39	0	0.43	38	0	0.47	38
Federal funds purchased and repos.....	0	1.22	11	0	1.77	9	0	1.47	10	0	1.94	9	0	1.97	7
Secured federal funds purchased	0	0	48	0	0	49	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold).....	0	0.60	29	0	0.97	22	0	0.54	30	0	0.48	28	0	0.54	24
Commercial paper	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	7.32	1.11	95	11.22	3.69	92	9.07	1.24	96	5.78	3.01	83	11.68	3.67	93
Earning assets that reprice within 1 year	38.75	38.67	50	28.93	39.59	21	33.62	39.38	32	23.92	39.29	11	20.25	40.29	8
Interest-bearing liabilities that reprice within 1 year.....	14.55	7.73	85	20.36	10.23	87	15.99	8.20	86	20.57	10.19	86	18.35	10.01	85
Long-term debt that reprices within 1 year	0	0.28	30	0	0.79	26	0	0.47	27	0	0.96	25	0	1.34	25
Net assets that reprice within 1 year	24.20	29.49	36	8.57	27.26	9	17.63	29.11	26	3.35	26.63	7	1.90	27.38	6
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-6.98	-0.51	31	12.28	14.37	45	2.68	3.20	53	13.45	14.45	50	17.37	16.62	58
Net short-term noncore funding dependence	-13.10	-6.88	26	3.41	4.94	39	-4.42	-4.76	45	2.88	3.38	39	10.75	4.66	68
Short-term investment / Short-term noncore funding	203.99	246.74	53	80.75	77.70	62	130.63	184.19	47	71.84	77.77	60	36.43	66.46	47
Liquid assets - short-term noncore funding / Nonliquid assets.....	11.51	30.67	22	7.45	16.50	41	7.78	28.18	20	9.84	16.97	44	3.96	16.04	32
Net loans and leases / Total deposits	87.47	76.22	81	98.44	88.34	79	90.53	79.43	78	99.27	90.31	76	100.68	90.08	82
Net loans and leases / Core deposits	90.80	83.77	69	104.06	101.46	60	94.43	88.34	69	105.19	103.93	60	107.72	105	63
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital.....	0.71	0.62	65	1.67	1.57	64	1.13	1.57	51	1.14	0.72	73	-2.95	-0.82	10
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	2.38	1.31	75	1.53	3.85	25	2.98	4.31	37	1.48	1.36	60	-0.48	-1.98	85
Structured notes appreciation (depreciation) / Tier 1 capital.....	0.14	0	90	-0.30	-0.04	4	0.23	0.02	94	0.20	0	95	-0.19	-0.05	14
Percent of Investment Securities															
Held-to-maturity securities	16.85	12.84	64	35.21	12.92	82	19.12	11.38	69	47.64	12.67	91	52.23	16.19	93
Available-for-sale securities	83.15	85.49	35	64.79	85.17	17	80.88	87.23	30	52.36	85.40	8	47.77	81.88	6
U.S. Treasury securities.....	0	5.10	13	0	5.04	12	0	4.72	16	0	6.15	11	0	6.99	14
US agency securities (excluding mortgage-backed securities)	2.44	4.35	54	0.79	3.36	43	2.55	4.01	57	0.73	3.49	43	0.71	4.02	37
Municipal securities	1.32	9.71	28	0.84	8.69	26	1.26	9.83	26	0.79	7.75	28	0.76	9.16	26
Mortgage-backed securities.....	42.92	66.67	15	76.28	68.40	56	47.40	66.64	19	80.16	67.43	66	85.31	65.45	80
Asset-backed securities	40.37	1.97	98	12.16	1.67	92	39.43	1.91	98	10.95	1.66	92	5.89	2.05	83
Other debt securities	12.96	3.05	89	9.93	2.67	87	9.36	3.01	85	7.37	2.94	84	7.32	2.79	83
Mutual funds and equity securities	0	0.36	14	0	0.35	13	0	0.35	13	0	0.40	13	0	0.42	11
Debt securities 1 year or less	53.55	9.29	97	24.65	10.98	84	37.08	10.55	93	24.76	11.86	84	23.90	11.91	83
Debt securities 1 to 5 years	3.03	16.09	21	0.06	17.72	2	2.92	17.03	21	0.05	17.94	3	0.33	19.18	3
Debt securities over 5 years.....	43.43	72.48	14	75.29	67.50	49	60	69.86	28	75.19	66.02	52	75.76	64.73	56
Pledged securities	18.40	33.48	32	19.74	36.65	30	17.01	35.67	28	18.16	30.57	36	18.97	33.30	33
Structured notes, fair value.....	5.47	0.05	97	9.15	0.04	98	2.64	0.02	97	6.67	0.03	97	6.69	0.04	97
Percent Change from Prior Like Quarter															
Short-term investments	85.68	156.41	44	123.07	53.90	79	169.92	183.32	60	19.73	26.69	55	23.25	6.77	74
Investment securities.....	12.23	31.91	27	-15.68	9.51	5	7.48	23.62	27	-5.99	11.75	12	0.88	9.42	37
Core deposits	24.77	29.18	39	4.59	12	22	20.54	26.88	30	4.19	11.23	25	4.44	7.29	50
Noncore funding	-27.26	-25.09	52	9.31	16.35	43	8.97	-12.18	75	-11.35	6.59	23	7.20	10.67	52

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)			3,663,521	2,622,760	2,158,946
Commit: Secured commercial real estate loans	2,337,971	1,559,507	1,972,541	1,563,761	1,282,897
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)	0	0	1,757	0	0
Securities underwriting	113,083	104,765	111,123	100,011	53,954
Standby letters of credit	0	0	0	0	0
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	0	0	0	0	0
Written options contracts (interest rate)	0	0	0	0	0
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	3,098,727	3,136,360	3,366,185	1,864,015	1,566,248
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)						19.22	22.01	49	15.97	23.52	24	13.34	24.05	15	
Standby letters of credit	0.58	0.67	58	0.60	0.78	54	0.58	0.71	56	0.61	0.84	53	0.33	0.92	28
Commercial and similar letters of credit	0	0.02	20	0	0.02	19	0	0.02	20	0	0.02	17	0	0.02	17
Securities lent	0	0.11	41	0	0.16	40	0	0.18	40	0	0.40	39	0	0.62	39
Credit derivatives - notional amount (holding company as guarantor)	0	0.28	26	0	0.41	27	0	0.35	26	0	0.42	27	0	0.52	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.33	28	0	0.30	27	0	0.52	27	0	0.75	29
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.17	34	0	0.23	34	0	0.25	34	0	0.30	33	0	0.52	32
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.16	34	0	0.38	34	0	0.30	33	0	0.45	34	0	0.69	34
Derivative contracts	15.86	42.67	46	18.05	54.47	40	17.66	48.62	45	11.35	68.47	29	9.68	65.81	34
Interest rate contracts	15.86	30.32	49	18.05	40.32	42	17.66	34.36	47	11.35	47.31	31	9.68	43.84	36
Interest rate futures and forward contracts	0	4.59	13	0	11.14	12	0	6.21	12	0	10.67	11	0	11.40	13
Written options contracts (interest rate)	0	2	9	0	2.54	10	0	2.18	9	0	2.47	10	0	2.16	10
Purchased options contracts (interest rate)	0	1.45	22	0	1.56	22	0	1.46	22	0	2.65	22	0	2.32	23
Interest rate swaps	15.86	20.33	56	18.05	23.70	53	17.66	20.83	55	11.35	28.86	41	9.68	26.74	41
Foreign exchange contracts	0	6.19	25	0	6.58	22	0	6.01	25	0	10.12	22	0	10.92	21
Futures and forward foreign exchange contracts	0	3.83	26	0	4.16	23	0	3.47	25	0	5.23	23	0	5.22	23
Written options contracts (foreign exchange)	0	0.03	41	0	0.05	39	0	0.03	40	0	0.05	39	0	0.14	37
Purchased options contracts (foreign exchange)	0	0.04	41	0	0.05	39	0	0.04	40	0	0.08	39	0	0.13	37
Foreign exchange rate swaps	0	0.71	39	0	0.85	38	0	0.77	39	0	2.03	38	0	2.17	37
Equity, commodity, and other derivative contracts	0	0.80	33	0	1.75	32	0	1.86	32	0	3.32	31	0	4.08	31
Commodity and other futures and forward contracts	0	0.06	43	0	0.13	41	0	0.14	42	0	0.19	40	0	0.25	39
Written options contracts (commodity and other)	0	0.27	38	0	0.51	35	0	0.52	36	0	0.98	35	0	1.48	34
Purchased options contracts (commodity and other)	0	0.18	38	0	0.42	35	0	0.37	36	0	0.94	34	0	1.29	34
Commodity and other swaps	0	0.27	37	0	0.31	35	0	0.32	36	0	0.38	35	0	0.40	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)							28.73	42.82	38	21.52	45.53	19	18.72	44.93	13

Derivative Instruments

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	3,098,727	3,136,360	3,366,185	1,864,015	1,566,248
Interest rate contracts	3,098,727	3,136,360	3,366,185	1,864,015	1,566,248
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	0	0	0	0	0
Written options	0	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	0	0
Purchased options	0	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	0	0
Swaps	3,098,727	3,136,360	3,366,185	1,864,015	1,566,248
Held for trading	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	3,098,727	3,136,360	3,366,185	1,864,015	1,566,248
Interest rate contracts	3,098,727	3,136,360	3,366,185	1,864,015	1,566,248
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	3,098,727	3,136,360	3,366,185	1,864,015	1,566,248
One year or less	209,943	151,511	323,111	138,454	0
Over 1 year to 5 years	706,151	811,282	615,645	681,032	653,215
Over 5 years	2,182,633	2,173,567	2,427,429	1,044,529	913,033
Gross negative fair value (absolute value)	9,714	83,010	55,792	19,735	3,341
Gross positive fair value	66,437	43,157	38,568	16,985	16,599
Held for trading	0	0	0	0	0
Non-traded	66,437	43,157	38,568	16,985	16,599
Current credit exposure on risk-based capital derivative contracts	0	0	0	0	0
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	100	94.52	76	100	94.85	79	100	94.10	77	100	93.44	80	100	92.91	80
Foreign exchange contracts	0	3.16	25	0	3.08	22	0	3.49	25	0	3.20	22	0	3.39	21
Equity, commodity, and other contracts	0	1.04	33	0	1.10	32	0	1.17	32	0	1.64	31	0	1.93	30
Futures and forwards	0	12.82	8	0	13.53	7	0	14.05	7	0	13.49	6	0	12.78	8
Written options	0	8.11	7	0	7.86	6	0	8.18	6	0	5.91	6	0	6.60	7
Exchange-traded	0	0.10	42	0	0.11	42	0	0.14	40	0	0.15	42	0	0.23	39
Over-the-counter	0	7.80	7	0	7.35	7	0	7.73	7	0	5.10	6	0	5.49	8
Purchased options	0	3.58	20	0	3.47	18	0	3.42	19	0	4.42	18	0	4.19	18
Exchange-traded	0	0.11	42	0	0.19	40	0	0.15	40	0	0.28	39	0	0.32	37
Over-the-counter	0	3.15	21	0	2.77	19	0	2.86	21	0	3.35	18	0	3.20	20
Swaps	100	69.64	95	100	69.06	95	100	68.76	96	100	69.75	95	100	70.34	95
Held for trading	0	42.14	20	0	45.49	17	0	43.53	19	0	44.16	18	0	46.31	18
Interest rate contracts	0	36.29	20	0	38.85	17	0	36.62	19	0	37.24	18	0	38.40	18
Foreign exchange contracts	0	1.47	33	0	1.52	31	0	1.60	32	0	1.60	30	0	1.85	29
Equity, commodity, and other contracts	0	0.51	40	0	0.72	37	0	0.68	38	0	0.83	36	0	1.14	35
Non-traded	100	57.86	79	100	54.51	82	100	56.47	80	100	55.84	81	100	53.69	81
Interest rate contracts	100	54.11	87	100	52.13	89	100	53.82	87	100	52.22	88	100	50.60	88
Foreign exchange contracts	0	0.45	33	0	0.31	33	0	0.46	34	0	0.34	33	0	0.57	32
Equity, commodity, and other contracts	0	0.12	37	0	0.08	38	0	0.10	37	0	0.13	38	0	0.16	38
Derivative contracts (excluding futures and forex 14 days or less)	100	90.92	75	100	91.11	76	100	91.48	75	100	93.86	75	100	94.47	75
One year or less	6.78	26.80	30	4.83	31.34	18	9.60	32.05	35	7.43	32.17	30	0	32.51	3
Over 1 year to 5 years	22.79	28.69	46	25.87	27.94	52	18.29	27.06	39	36.54	30.45	58	41.71	31.16	67
Over 5 years	70.44	30.03	89	69.30	31.18	88	72.11	29.56	89	56.04	28.09	80	58.29	28.71	77
Gross negative fair value (absolute value)	0.31	1.21	14	2.65	1.98	66	1.66	1.55	62	1.06	0.83	62	0.21	0.72	10
Gross positive fair value	2.14	1.70	71	1.38	2.69	26	1.15	2.23	20	0.91	1.19	39	1.06	0.85	70
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0	0.05	23	0.05	0.11	56	0.03	0.07	52	0.01	0.06	45	0	0.06	20
Gross positive fair value (X)	0.03	0.07	45	0.03	0.13	25	0.02	0.09	28	0.01	0.07	29	0.01	0.06	38
Held for trading (X)	0	0.05	21	0	0.10	18	0	0.07	19	0	0.06	18	0	0.05	19
Non-traded (X)	0.03	0.01	78	0.03	0.02	69	0.02	0.02	72	0.01	0.01	70	0.01	0.01	76
Current credit exposure (X)	0	0.05	5	0	0.09	5	0	0.06	5	0	0.05	4	0	0.04	4
Credit losses on derivative contracts	0	0	47	0	0	45	0	0	43	0	0	45	0	0	47
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	46	0	0	47	0	0	46	0	0	47	0	0	47
90+ days past due	0	0	47	0	0	47	0	0	47	0	0	48	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0	0.61	5	0	1.16	5	0	0.85	5	0	0.73	4	0	0.53	4

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	03/31/2021		03/31/2020		12/31/2020		12/31/2019		12/31/2018	
Change: Allowance for Loan and Lease Losses excluding ATTR										
Beginning balance		170,189		132,513		132,513		131,165		127,155
Gross losses		209		449		5,290		10,454		6,821
Write-downs, transfers to loans held-for-sale		0		0		0		0		0
Recoveries		2,673		2,237		7,716		15,202		16,197
Net losses		-2,464		-1,788		-2,426		-4,748		-9,376
Provision for loan and lease losses		0		6,200		28,500		-2,150		-5,950
Adjustments		0		-1,000		6,750		-1,250		584
Ending balance		172,653		139,501		170,189		132,513		131,165
Memo: Allocated transfer risk reserve (ATTRR)		0		0		0		0		0
Analysis Ratios										
Provision for loan and lease losses / Average assets	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC
	0	-0.11	64	0.15	0.87	11	0.16	0.51	10	-0.01
	0	-0.20	64	0.20	1.41	7	0.22	0.82	6	-0.02
	0	-168.35	57	-346.76	730.69	6	-1,174.77	487.86	1	45.28
Allowance for loan and lease losses / Total loans and leases not held for sale	1.31	1.49	38	1.15	1.32	38	1.30	1.58	34	1.10
Allowance for loan and lease losses / Total loans and leases	1.31	1.47	39	1.15	1.30	40	1.30	1.55	36	1.10
Allowance for loan and lease losses / Net loans and leases losses (X)		18.09			10.10			11.58		
Allowance for loan and lease losses / Nonaccrual assets	431.95	291.29	78	427.80	310.68	78	291.40	299.17	62	440.42
ALLL / 90+ days past due + nonaccrual loans and leases	431.95	246.27	84	427.80	221.69	87	291.40	244.34	67	440.42
Gross loan and lease losses / Average loans and leases	0.01	0.24	2	0.01	0.34	5	0.04	0.34	7	0.09
Recoveries / Average loans and leases	0.08	0.08	63	0.07	0.07	58	0.06	0.07	51	0.12
Net losses / Average loans and leases	-0.08	0.16	2	-0.06	0.27	1	-0.02	0.27	1	-0.04
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	46	0	0	44	0
Recoveries / Prior year-end losses	50.53	7.39	97	21.40	8.09	91	73.81	33.98	89	222.87
Earnings coverage of net loan and lease losses (X)	-23.05	25.70	9	-30.45	17.23	8	-86.94	22.91	1	-58.31
Net Loan and Lease Losses By Type										
Real estate loans	-0.08	0.03	2	-0.06	0.01	4	-0.05	0.04	2	-0.07
Real estate loans secured by 1–4 family	-0.02	-0.01	32	-0.01	0.01	29	-0.03	0.01	16	-0.01
Revolving	0	-0.03	61	0	0	39	0	0.01	45	0.04
Closed-end	-0.02	-0.01	30	-0.01	0.01	26	-0.04	0	14	-0.01
Commercial real estate loans	-0.14	0.05	3	-0.13	0.01	1	-0.07	0.07	2	-0.13
Construction and land development	-0.49	0	0	-0.12	-0.01	5	-0.06	0	11	-0.35
1–4 family	0	0	58	0	0	60	0	0	59	0.11
Other	-0.49	0	0	-0.12	-0.01	3	-0.06	0	9	-0.46
Multifamily	0	0	54	0	0	61	0	0	58	0
Nonfarm nonresidential	-0.03	0.07	8	-0.24	0.02	1	-0.14	0.11	0	-0.03
Owner-occupied	0	0.01	50	0	0.01	43	0	0.02	26	-0.03
Other	-0.03	0.06	6	-0.24	0.01	1	-0.14	0.08	0	0.01
Real estate loans secured by farmland	0	0	57	0	0.01	51	0	0.02	46	0
Commercial and industrial loans	0	0.20	24	0.03	0.48	21	0.19	0.47	32	0.20
Loans to individuals		1.06			1.43			1.13		0.10
Credit card loans	0	2.41	9	0	3.52	10	0	2.92	9	
Agricultural loans	0	0.02	50	0	0.11	43	0	0.19	35	0
Loans to foreign governments and institutions		0			0			0		0.08
Other loans and leases	0	0.09	37	0	0.15	30	0	0.15	25	0

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	03/31/2021		03/31/2020		12/31/2020		12/31/2019		12/31/2018						
30+ Days Past Due and Nonaccrual Assets															
30-89 days past due loans and leases.....		5,726		7,767		15,997		8,764		14,162					
90+ days past due loans and leases		0		0		0		0		0					
Nonaccrual loans and leases.....		39,971		32,609		58,403		30,088		51,450					
Total past due and nonaccrual loans and leases.....		45,697		40,376		74,400		38,852		65,612					
Restructured 30-89 days past due		155		470		1,084		47		178					
Restructured 90+ days past due		0		0		0		0		0					
Restructured nonaccrual		8,950		8,837		7,134		10,328		17,995					
Total restructured loans and leases		9,105		9,307		8,218		10,375		18,173					
30-89 days past due loans held for sale		0		0		0		0		0					
90+ days past due loans held for sale.....		0		0		0		0		0					
Nonaccrual loans held for sale		0		0		0		0		0					
Total past due and nonaccrual loans held for sale.....		0		0		0		0		0					
Restructured loans and leases in compliance		23,376		39,085		34,319		32,516		31,164					
Other real estate owned.....		5,316		5,463		4,463		6,339		8,171					
Other Assets															
30-89 days past due		0		0		0		0		0					
90+ days past due		0		0		0		0		0					
Nonaccrual.....		0		0		0		0		0					
Total other assets past due and nonaccrual.....		0		0		0		0		0					
Percent of Loans and Leases															
30-89 days past due loans and leases.....	0.04	0.33	7	0.06	0.52	5	0.12	0.39	15	0.07	0.43	8	0.12	0.44	13
90+ days past due loans and leases	0	0.11	8	0	0.12	10	0	0.12	9	0	0.15	8	0	0.17	5
Nonaccrual loans and leases.....	0.30	0.65	19	0.27	0.57	17	0.45	0.66	36	0.25	0.51	19	0.43	0.54	41
90+ days past due and nonaccrual loans and leases.....	0.30	0.82	13	0.27	0.75	10	0.45	0.85	27	0.25	0.71	11	0.43	0.75	26
30-89 days past due restructured.....	0	0.01	50	0	0.01	45	0.01	0.01	62	0	0.01	30	0	0.02	35
90+ days past due restructured	0	0	30	0	0.01	29	0	0.01	29	0	0.01	29	0	0.01	26
Nonaccrual restructured.....	0.07	0.13	42	0.07	0.14	41	0.05	0.13	34	0.09	0.14	42	0.15	0.16	52
30-89 days past due loans held for sale	0	0	41	0	0	40	0	0	38	0	0	38	0	0	37
90+ days past due loans held for sale.....	0	0	42	0	0	43	0	0	41	0	0	42	0	0	43
Nonaccrual loans held for sale	0	0	39	0	0	39	0	0.01	38	0	0	40	0	0	38
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30-89 days past due assets	0.04	0.33	7	0.06	0.52	5	0.12	0.40	15	0.07	0.43	8	0.12	0.44	13
90+ days past due assets	0	0.11	8	0	0.12	9	0	0.12	8	0	0.15	6	0	0.18	5
Nonaccrual assets	0.30	0.66	19	0.27	0.58	16	0.45	0.67	35	0.25	0.53	19	0.43	0.57	40
30+ days past due and nonaccrual assets	0.35	1.18	5	0.33	1.32	3	0.57	1.29	16	0.32	1.19	5	0.55	1.26	12
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.20	0.50	14	0.19	0.48	12	0.31	0.52	31	0.18	0.44	16	0.32	0.48	31
90+ days past due and nonaccrual assets + other real estate owned	0.23	0.53	14	0.22	0.51	14	0.33	0.55	30	0.22	0.48	17	0.37	0.52	35
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.35	0.58	30	0.45	0.57	40	0.52	0.60	43	0.42	0.53	40	0.56	0.60	47
Allowance for loan and lease losses	39.86	69.27	26	55.65	74.58	39	57.74	66.66	45	52.06	115.41	16	69.35	118.28	28
Equity capital + allowance for loan and lease losses	2.75	5.03	26	3.65	4.68	38	4.40	4.97	47	3.16	4.28	38	4.30	4.79	45
Tier 1 capital + allowance for loan and lease losses	3.25	5.96	25	4.29	5.89	33	5.22	6.05	44	3.71	5.65	32	5.05	6.16	42
Loans and leases + other real estate owned	0.52	0.97	28	0.64	0.91	34	0.75	0.97	37	0.57	0.85	32	0.77	0.96	39

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
			BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.05	0.31	12	0.07	0.48	7	0.15	0.39	23	0.08	0.38	10	0.13	0.42	11
	90+ days past due		0	0.13	15	0	0.12	16	0	0.16	14	0	0.16	13	0	0.22	12
	Nonaccrual.....		0.33	0.76	21	0.30	0.54	26	0.50	0.76	35	0.28	0.46	35	0.35	0.57	35
Commercial and industrial	30–89 days past due		0	0.22	3	0.03	0.36	9	0	0.23	3	0.01	0.31	8	0.03	0.30	11
	90+ days past due		0	0.02	15	0	0.03	17	0	0.03	16	0	0.05	14	0	0.05	11
	Nonaccrual.....		0.21	0.69	19	0.05	0.90	9	0.22	0.75	18	0.06	0.83	10	1.53	0.76	85
Individuals	30–89 days past due		0.01	0.53	11	0.22	0.84	18	0.03	0.83	10	0.11	0.83	16	0.07	0.84	15
	90+ days past due		0	0.11	20	0	0.15	19	0	0.14	19	0	0.17	16	0	0.16	15
	Nonaccrual.....		0.01	0.22	25	0	0.19	9	0.01	0.28	24	0	0.17	11	0.02	0.23	20
Depository institution loans	30–89 days past due			0.01			0.01			0			0			0	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0			0			0			0			0	
Agricultural	30–89 days past due		0	0.17	31	0	0.35	28	0	0.17	28	0	0.24	26	0	0.17	27
	90+ days past due		0	0	44	0	0.02	40	0	0	44	0	0	42	0	0	43
	Nonaccrual.....		0	0.44	25	0	0.76	25	0	0.49	24	0	0.67	22	0	0.75	23
Foreign governments	30–89 days past due			0.03			10.34			0			0.07			0.01	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0.04			0.05			0.09			0.03			0.06	
Other loans and leases	30–89 days past due		0	0.13	16	0	0.26	12	0	0.18	15	0.01	0.20	32	0	0.17	12
	90+ days past due		0	0.01	34	0	0.01	31	0	0.01	33	0	0.01	30	0	0.01	31
	Nonaccrual.....		0	0.15	19	0.01	0.13	38	0	0.15	19	0	0.13	15	0	0.14	17

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct												
		Memoranda														
1–4 family	30–89 days past due	0.08	0.47	9	0.10	0.73	5	0.23	0.65	20	0.11	0.67	8	0.15	0.71	9
	90+ days past due	0	0.28	18	0	0.24	17	0	0.33	16	0	0.31	14	0	0.46	14
	Nonaccrual	0.52	0.88	32	0.41	0.79	29	0.47	0.89	29	0.40	0.73	32	0.42	0.86	27
Revolving	30–89 days past due	0.08	0.31	25	0.12	0.50	18	0.73	0.48	74	0.67	0.45	73	0.71	0.50	73
	90+ days past due	0	0.03	32	0	0.03	31	0	0.03	30	0	0.05	24	0	0.05	25
	Nonaccrual	0.24	1.31	20	0.75	1.07	52	0.26	1.13	21	0.44	1	33	0.44	1.17	33
Closed-end	30–89 days past due	0.08	0.48	9	0.10	0.76	6	0.22	0.65	21	0.10	0.70	6	0.13	0.75	11
	90+ days past due	0	0.31	20	0	0.27	19	0	0.38	17	0	0.35	16	0	0.53	16
	Nonaccrual	0.53	0.85	34	0.40	0.77	31	0.48	0.87	32	0.40	0.70	33	0.42	0.84	32
Junior lien	30–89 days past due	0	0.01	9	0	0.02	15	0	0.02	23	0	0.02	19	0	0.03	9
	90+ days past due	0	0	35	0	0	32	0	0	32	0	0	29	0	0	24
	Nonaccrual	0	0.05	6	0	0.05	7	0	0.04	6	0	0.04	8	0	0.06	13
Commercial real estate	30–89 days past due	0.03	0.22	17	0.03	0.28	12	0.07	0.26	31	0.04	0.18	21	0.11	0.17	39
	90+ days past due	0	0.02	24	0	0.01	23	0	0.02	23	0	0.03	19	0	0.03	20
	Nonaccrual	0.12	0.62	10	0.16	0.32	32	0.53	0.62	50	0.12	0.23	32	0.27	0.28	56
Construction and development	30–89 days past due	0.02	0.22	33	0.02	0.32	29	0.16	0.28	55	0.10	0.28	50	0	0.21	10
	90+ days past due	0	0.01	35	0	0.01	32	0	0.01	35	0	0.02	33	0	0.02	31
	Nonaccrual	0.11	0.50	49	0.22	0.24	64	0.09	0.41	45	0.02	0.20	33	0.16	0.19	62
1–4 family	30–89 days past due	0	0.03	30	0	0.06	24	0	0.03	28	0	0.06	25	0	0.06	25
	90+ days past due	0	0	44	0	0	41	0	0	42	0	0	41	0	0	43
	Nonaccrual	0.02	0.02	71	0	0.03	30	0	0.03	59	0	0.02	30	0	0.02	28
Other	30–89 days past due	0.02	0.16	39	0.02	0.24	36	0.16	0.22	65	0.10	0.20	57	0	0.13	14
	90+ days past due	0	0	38	0	0.01	36	0	0	40	0	0.01	35	0	0.02	33
	Nonaccrual	0.09	0.43	51	0.22	0.18	70	0.08	0.35	51	0.02	0.17	40	0.16	0.15	67
Multifamily	30–89 days past due	0.02	0.08	63	0	0.10	22	0.03	0.09	53	0.01	0.08	43	0.12	0.10	73
	90+ days past due	0	0	45	0	0	45	0	0	45	0	0	41	0	0.01	39
	Nonaccrual	0	0.13	19	0	0.06	19	0	0.11	20	0	0.05	21	0	0.08	23
Nonfarm non-residential	30–89 days past due	0.05	0.20	28	0.06	0.27	16	0.01	0.23	17	0	0.14	11	0.22	0.17	66
	90+ days past due	0	0.02	27	0	0.02	27	0	0.02	26	0	0.03	22	0	0.03	21
	Nonaccrual	0.24	0.78	19	0.25	0.37	43	1.39	0.80	76	0.33	0.28	65	0.61	0.30	79
Owner Occupied	30–89 days past due	0	0.06	10	0.02	0.11	17	0.01	0.07	28	0	0.07	8	0.20	0.09	82
	90+ days past due	0	0	33	0	0.01	33	0	0	33	0	0.01	26	0	0.01	25
	Nonaccrual	0.09	0.32	19	0.08	0.20	31	0.08	0.27	20	0.20	0.16	63	0.40	0.17	84
Other	30–89 days past due	0.05	0.12	47	0.03	0.14	36	0	0.14	11	0	0.07	19	0.02	0.07	42
	90+ days past due	0	0.01	34	0	0.01	35	0	0.01	33	0	0.01	30	0	0.01	31
	Nonaccrual	0.16	0.40	34	0.16	0.16	63	1.31	0.44	88	0.14	0.10	66	0.22	0.13	74
Farmland	30–89 days past due	0	0.13	30	0	0.32	21	0	0.11	30	0	0.23	23	0	0.25	23
	90+ days past due	0	0.01	45	0	0.01	42	0	0	45	0	0.01	42	0	0.01	42
	Nonaccrual	13.06	1.14	97	0	1.10	19	0	1.13	19	0	0.84	19	0.17	1.23	45
Credit card	30–89 days past due	0	0.75	6	0	1.31	6	0	0.95	7		1.19		0	1.22	6
	90+ days past due	0	0.56	14	0	0.83	14	0	0.63	13		0.78		0	0.73	11
	Nonaccrual	0	0.10	37	0	0.09	35	0	0.05	37		0.11		0	0.09	36

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018										
Common Equity Tier 1 Capital															
Common stock plus related surplus	483,684	573,318	577,052	649,744	752,923										
Retained earnings	1,468,093	1,406,188	1,443,280	1,385,179	1,227,275										
Accumulated other comprehensive income (AOCI)	81,176	6,461	41,435	15,986	2,891										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	2,032,953	1,985,967	2,061,767	2,050,909	1,983,089										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	308,708	308,604	309,035	308,344	309,620										
Accumulated other comprehensive income-related adjustments	81,176	6,461	41,435	15,987	2,892										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	1,643,069	1,670,902	1,711,297	1,726,578	1,670,577										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	1,643,069	1,670,902	1,711,297	1,726,578	1,670,577										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	300,000	0	0	0	0										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	300,000	0	0	0	0										
Less: Additional tier 1 capital deductions	0	0	0	0	0										
Additional tier 1 capital	300,000	0	0	0	0										
Tier 1 Capital	1,943,069	1,670,902	1,711,297	1,726,578	1,670,577										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	0	0	0	0	0										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	170,282	148,001	169,422	140,013	137,415										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity		0		0	0										
Tier 2 capital before deductions	170,282	148,001	169,422	140,013	137,415										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	170,282	148,001	169,422	140,013	137,415										
Exited advanced approach tier 2 capital															
Total capital	2,113,351	1,818,903	1,880,719	1,866,591	1,807,992										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	19,235,554	16,340,796	18,817,706	16,421,981	16,028,148										
Less: Deductions from common equity tier 1 capital	308,709	308,604	309,035	308,344	309,620										
Less: Other deductions	0	0	0	0	0										
Total assets for leverage ratio	18,926,845	16,032,192	18,508,671	16,113,637	15,718,528										
Total risk-weighted assets	13,593,704	12,269,939	13,526,475	12,086,395	11,570,871										
Exited advanced approach total RWA															
Capital Ratios															
Common equity tier 1 capital, column A	12.09	12.54	47	13.62	11.59	82	12.65	12.35	60	14.29	12.11	82	14.44	12.09	82
Common equity tier 1 capital, column B	0	0.28	46	0	0.28	46	0	0.30	46	0	0.29	46	0	0.52	45
Tier 1 capital, column A	14.29	13.31	72	13.62	12.25	77	12.65	13.08	51	14.29	12.78	76	14.44	12.85	78
Tier 1 capital, column B	0	0.32	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.60	45
Total capital, column A	15.55	15.37	61	14.82	14.01	75	13.90	15.23	29	15.44	14.36	72	15.63	14.45	75
Total capital, column B	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage	10.27	9.15	80	10.42	9.43	77	9.25	9.13	53	10.72	9.76	76	10.63	9.71	78
Supplementary leverage ratio, advanced approaches HCs		7.94			7.28			8.72			7.41			7.31	

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets		0			0			0			0			0			
Total property and casualty assets		0			0			0			0			0			
Reinsurance recoverables (P/C)																	
Total life and health assets		0			0			0			0			0			
Reinsurance recoverables (L/H)																	
Separate account assets (L/H)		0			0			0			0			0			
Total insurance underwriting equity		0			0			0			0			0			
Total property and casualty equity		0			0			0			0			0			
Total life and health equity		0			0			0			0			0			
Total insurance underwriting net income		0			0			0			0			0			
Total property and casualty		0			0			0			0			0			
Total life and health		0			0			0			0			0			
Claims and claims adjusted expense reserves (P/C)		0			0			0			0			0			
Unearned premiums (P/C)		0			0			0			0			0			
Policyholder benefit and contractholder funds (L/H)		0			0			0			0			0			
Separate account liabilities (L/H)		0			0			0			0			0			
Insurance activities revenue		3,515			3,186			11,057			10,285			9,498		10.33	73.32
Other insurance activities income		3,515			3,186			11,057			10,285			9,498		10.33	73.32
Insurance and reinsurance underwriting income		0			0			0			0			0			
Premiums		0			0			0			0			0			
Credit related insurance underwriting		0			0			0			0			0			
Other insurance underwriting		0			0			0			0			0			
Insurance benefits, losses, expenses		0			0			0			0			0			
Net assets of insurance underwriting subsidiaries		0			0			0			0			0			
Life insurance assets		230,520			224,926			229,175			223,533			217,751		2.49	12.64

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct												
Analysis Ratios																		
Insurance underwriting assets / Consolidated assets	0	0	40	0	0.01	38	0	0	39	0	0.01	37	0	0.01	36			
Insurance underwriting assets (P/C) / Total insurance underwriting assets	54.39			56.62			53.67			51.47			56.12					
Insurance underwriting assets (L/H) / Total insurance underwriting assets	45.61			43.38			46.33			48.53			43.88					
Separate account assets (L/H) / Total life assets	12.21			10.89			11.24			7.26			8.53					
Insurance activities revenue / Adjusted operating income	2.30	0.38	90	2.40	0.40	91	2.11	0.41	90	1.81	0.47	87	1.79	0.47	88			
Premium income / Insurance activities revenue	0	2.23	43	0	2.84	40	0	2.84	40	0	7.32	37	0	4.86	37			
Credit related premium income / Total premium income	33.33			45.10			38.23			34.91			44.54					
Other premium income / Total premium income	66.67			54.90			61.77			65.09			55.46					
Insurance underwriting net income / Consolidated net income	0	0.02	45	0	0.05	44	0	0.03	44	0	0.08	39	0	0.08	42			
Insurance net income (P/C) / Equity (P/C)	22.15			9.66			15.59			19.86			15.64					
Insurance net income (L/H) / Equity (L/H)	3.56			-116.81			3.62			5.13			1.99					
Insurance benefits, losses, expenses / Insurance premiums	1,367.96			1,046.57			447.82			233.61			160.49					
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0			0.07			0.15			0.17					
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0			0.15			2.31					
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	43	0	0	44	0	0	42	0	0	42			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	10.90	11	47	12.42	11.59	51	12.18	11.03	51	12.02	11.51	52	12.09	10.22	56			
Broker-Dealer Activities																		
Net assets of broker-dealer subsidiaries (\$000)	0	0.50	37	0	0.78	36	0	0.75	37	0	1.39	34	0	1.79	34			
Net assets of broker-dealer subsidiaries / Consolidated assets	0			0			0			0			0					

Foreign Activities

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities					
Total foreign loans and leases	0	0	0	0	0
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	0	0	0	0	47,865
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	0	0	0	0	47,865
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans		0.69			0.99			0.87			1.25			1.17	
Cost: Interest-bearing deposits.....		0.13			0.79			0.42			1.19			0.97	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.37			4.10			5.18			27.03			27.29	
Commercial and industrial loans		1.94			0.37			0.64			0.29			1.53	
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases.....		-6.17			12.26			-2.40			22.48			7.24	
Total selected assets.....		-2.56		-100	7.32	1		2.04		-100	12.40	2	-3.68	3.24	35
Deposits		2.95			13.75			3.46			10.36			5	

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets								
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	
Percent of Total Securitization Activities by Type						
Retained credit exposure.....						
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....						
Seller's interest carried as securities and loans						
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans						
Percent of Tier 1 Capital						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0	
Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change
						1-Year
						5-Year
30–89 Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commcial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	
90+ Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 90+ days past due securitized assets	0	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	0	
Net Losses on Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	

Servicing, Securitization and Asset Sale Activities—Part 3

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

	Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Operating Income								
Income from bank subsidiaries		0	65,750	138,550	209,239	203,690	-100.00	-100.00
Dividends		0	65,750	138,550	209,239	203,690	-100.00	-100.00
Interest		0	0	0	0	0		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Income from nonbank subsidiaries		0	0	0	0	0		
Dividends		0	0	0	0	0		
Interest		0	0	0	0	0		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Income from subsidiary holding companies		0	0	0	0	0		
Dividends		0	0	0	0	0		
Interest		0	0	0	0	0		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Total income from subsidiaries		0	65,750	138,550	209,239	203,690	-100.00	-100.00
Securities gains (losses)		0	0	0	0	0		
Other operating income		0	0	0	0	0		
Total operating income		0	65,750	138,550	209,239	203,690	-100.00	-100.00
Operating Expenses								
Personnel expenses		30	30	120	120	105	0.00	20.00
Interest expense		0	0	0	0	0		
Other expenses		196	220	444	310	371	-10.91	24.84
Provision for loan and lease losses		0	0	0	0	0		
Total operating expenses		226	250	564	430	476	-9.60	24.18
Income (loss) before taxes		-226	65,500	137,986	208,809	203,214		
Applicable income taxes (credit)		0	0	-121	-102	-115		
Extraordinary items								
Income before undistributed income of subsidiaries		-226	65,500	138,107	208,911	203,329		
Equity in undistributed income of subsidiaries		45,097	-27,550	6,416	14,106	1,793		
Bank subsidiaries		45,097	-27,550	6,416	14,106	1,793		
Nonbank subsidiaries		0	0	0	0	0		
Subsidiary holding companies		0	0	0	0	0		
Net income (loss)		44,871	37,950	144,523	223,017	205,122	18.24	7.54
Memoranda								
Bank net income		45,097	38,200	144,966	223,345	205,483	18.05	7.62
Nonbank net income		0	0	0	0	0		
Subsidiary holding companies' net income		0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	03/31/2021	% of Total Assets	03/31/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		2,100,325	89.75	1,966,330	99.01	2,015,488	97.76	2,003,405	1,976,204	6.81	7.54
Common and preferred stock		2,100,325	89.75	1,966,330	99.01	2,015,488	97.76	2,003,405	1,976,204	6.81	7.54
Excess cost over fair value		0	0	0	0	0	0	0	0	0	0
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	0
Other receivables		0	0	0	0	0	0	0	0	0	0
Investment in nonbank subsidiaries		0	0	0	0	0	0	0	0	0	0
Common and preferred stock		0	0	0	0	0	0	0	0	0	0
Excess cost over fair value		0	0	0	0	0	0	0	0	0	0
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	0
Other receivables		0	0	0	0	0	0	0	0	0	0
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0	0	0
Common and preferred stock		0	0	0	0	0	0	0	0	0	0
Excess cost over fair value		0	0	0	0	0	0	0	0	0	0
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	0
Other receivables		0	0	0	0	0	0	0	0	0	0
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	0	0	0	0	0	0	0	0
Securities		0	0	0	0	0	0	0	0	0	0
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0	0	0
Cash and due from affiliated depository institution		234,373	10.02	14,760	0.74	41,279	2	42,401	6,885	1487.89	2360.61
Cash and due from unrelated depository institution		0	0	0	0	0	0	0	0	0	0
Premises, furnishings, fixtures and equipment		0	0	0	0	0	0	0	0	0	0
Intangible assets		0	0	0	0	0	0	0	0	0	0
Other assets		5,446	0.23	5,000	0.25	5,000	0.24	5,103	0	8.92	
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0	0	0
Total assets		2,340,144	100.00	1,986,090	100.00	2,061,767	100.00	2,050,909	1,983,089	17.83	19.24
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0	0	0
Securities sold (repos)		0	0	0	0	0	0	0	0	0	0
Commercial paper		0	0	0	0	0	0	0	0	0	0
Other borrowings 1 year or less		0	0	0	0	0	0	0	0	0	0
Borrowings with maturity over 1 year		0	0	0	0	0	0	0	0	0	0
Subordinated notes and debentures		0	0	0	0	0	0	0	0	0	0
Other liabilities		7,191	0.31	123	0.01	0	0	0	0	5746.34	9617.57
Balance due to subsidiaries and related institutions		0	0	0	0	0	0	0	0	0	0
Total liabilities		7,191	0.31	123	0.01	0	0	0	0	5746.34	9617.57
Equity Capital		2,332,953	99.69	1,985,967	99.99	2,061,767	100	2,050,909	1,983,089	17.47	18.88
Perpetual preferred stock (income surplus)		300,000	12.82	0	0	0	0	0	0	0	0
Common stock		135,980	5.81	135,742	6.83	135,938	6.59	135,720	135,496	0.18	1.41
Common surplus		1,675,772	71.61	1,675,828	84.38	1,680,111	81.49	1,673,666	1,668,666	0.00	1.48
Retained earnings		1,468,093	62.74	1,406,188	70.80	1,443,280	70	1,385,179	1,227,275	4.40	66.48
Accumulated other comprehensive income		81,176	3.47	6,461	0.33	41,435	2.01	15,986	2,891	1156.40	
Other equity capital components		-1,328,068	-56.75	-1,238,252	-62.35	-1,238,997	-60.09	-1,159,642	-1,051,239		
Total liabilities and equity capital		2,340,144	100.00	1,986,090	100.00	2,061,767	100.00	2,050,909	1,983,089	17.83	19.24
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0	0	0
Loans and advances from nonbank subsidiaries		0	0	0	0	0	0	0	0	0	0
Notes payable to subsidiaries that issued TPS		0	0	0	0	0	0	0	0	0	0
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0	0	0
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	0	0	0
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0	0	0

Parent Company Analysis—Part 1

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital.....	9.47	12.54	26	8.97	3.93	83	8.56	7.29	65	13.13	9.68	86	12.27	10.40	72
Bank net income / Average equity investment in banks	8.77	12.55	16	7.70	4.73	69	7.33	7.45	45	11.24	10.51	63	10.38	11.19	48
Nonbank net income / Average equity investment in nonbanks		12.53			5.73			9.75			7.89				7.10
Subsidiary HCs net income / Average equity investment in sub HCs.....		11.69			3.62			7.01			8.55				8.78
Bank net income / Parent net income	100.50	95.97	41	100.66	95.67	29	100.31	88.16	34	100.15	82.22	39	100.18	82.56	37
Nonbank net income / Parent net income	0	2.83	15	0	5.47	17	0	3.59	14	0	5.93	10	0	3.78	11
Subsidiary holding companies' net income / Parent net income		65.70			89.02			68.34			74				72.48
Leverage															
Total liabilities / Equity capital	0.31	17.74	8	0.01	19.50	5	0	20.06	3	0	20.43	1	0	20.88	1
Total debt / Equity capital	0	11.90	11	0	13.54	13	0	14.41	10	0	14.31	13	0	14.69	15
Total debt + notes payable to subs that issued TPS / Equity capital	0	14.30	7	0	15.86	7	0	16.67	6	0	16.36	7	0	17.10	6
Total debt + Loans guaranteed for affiliate / Equity capital	0	12.02	11	0	13.93	13	0	14.68	10	0	14.56	13	0	15.14	15
Total debt / Equity capital – excess over fair value	0	12	11	0	13.68	13	0	14.52	10	0	14.51	13	0	14.81	15
Long-term debt / Equity capital	0	11.33	11	0	12.46	14	0	13.56	10	0	13.04	13	0	13.37	15
Short-term debt / Equity capital	0	0.52	41	0	0.88	36	0	0.77	38	0	1.02	36	0	1.14	37
Current portion of long-term debt / Equity capital	0	0.04	41	0	0.05	41	0	0.06	40	0	0.05	40	0	0.14	39
Excess cost over fair value / Equity capital	0	0.10	40	0	0.10	38	0	0.08	39	0	0.12	38	0	0.12	39
Long-term debt / Consolidated long-term debt	0	35.48	11	0	27.67	13	0	34.67	10	0	28.44	13	0	28.63	14
Double Leverage															
Equity investment in subs / Equity capital	90.03	102.85	3	99.01	103.91	20	97.76	102.81	20	97.68	103.22	17	99.65	103.10	33
Total investment in subs / Equity capital	90.03	108.21	1	99.01	111.18	11	97.76	110.16	12	97.68	111.07	10	99.65	112.48	22
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	-1.30	0.22	2	-0.13	1.22	20	-0.32	0.47	21	-0.21	0.36	17	-0.03	0.35	32
Equity investment in subs – equity cap / Net income-div (X)		0.74			2.81			1.82			1.22				1.22
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	0	111.20	2	382.47	154.20	91	206.34	136.59	83	319.39	177.68	87	350.98	162.34	94
Cash from ops + noncash items + op expense / Op expense + dividend	34.75	98.58	27	396.11	176.81	88	216.23	147.24	80	326.70	190.27	86	353.64	174.91	94
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	1,199.50	85.35	97	-60.78	90.08	12	98.33	134.08	29	154.19	116.34	78	56.26	103.19	13
Pretax operating income + interest expense / Interest expense		1,142.88			2,355.68			2,016.32			1,968.54				2,898.75
Pretax op inc + interest expense + trust pref / Interest expense + trust pref		1,357.31			1,688.78			1,539.23			1,632.83				1,369.37
Dividends + interest from subsidiaries / Interest expense + dividends	0	117.86	3	388.11	186.57	84	207.91	150.43	79	321.35	210.80	81	353.68	188.90	89
Fees + other income from subsidiaries / Salary + other expenses	0	13.36	34	0	14.22	33	0	13.95	31	0	16.52	30	0	16.08	33
Net income / Current part of long-term debt + preferred dividends (X)	16.48	33.13	32		20.55			35.64			57.11				33.93
Other Ratios															
Net assets that reprice within 1 year / Total assets	10.02	3.97	83	0.74	2.60	45	2	3.85	45	2.07	2.64	55	0.35	2.61	35
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due					0.05			0.15			0.10			0.04	
Nonaccrual					1.22			1.57			1.03			0.54	
Total					1.27			1.72			1.13			0.58	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.03	47	0	0.10	45	0	0.05	46	0	0.10	46	0	0.24	44
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.03	47	0	0.13	45	0	0.05	46	0	0.10	46	0	0.25	44
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0	1.80	15	0	3.20	13	0	2.66	14	0	5.62	12	0	5.50	12
Combined thrift assets (reported only by bank holding companies)	0	0	49	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.07	40	0	0.08	37	0	0.08	38	0	0.19	36	0	0.21	36

Parent Company Analysis—Part 2

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....		74.87			25.86	61.08	26	48.25	81.10	26	31.17	57.84	27	28.32	57.26
Dividends declared / Net income	44.70	23.13	88	44.64	81.32	32	46.11	42.29	57	29.20	33.08	43	28.08	27.33	45
Net income – dividends / Average equity.....	5.23	9.52	17	4.97	0.55	83	4.61	4.14	57	9.30	6.46	84	8.82	7.33	70
Percent of Dividends Paid															
Dividends from bank subsidiaries	0	101.14	15	388.11	182.33	82	207.91	132.17	74	321.35	178.13	82	353.68	157.73	87
Dividends from nonbank subsidiaries	0	3.28	30	0	2.35	30	0	3.41	23	0	7.53	19	0	7.13	23
Dividends from subsidiary holding companies.....	0	4.75	46	0	3.48	45	0	4.85	44	0	21.40	42	0	16.86	42
Dividends from all subsidiaries	0	128.99	8	388.11	229.19	80	207.91	174.85	70	321.35	260.40	73	353.68	215.26	83
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	0	30.63	14	172.12	123.04	70	95.57	60.28	82	93.68	66.55	79	99.13	60.71	87
Interest income from bank subsidiaries.....	0	0.12	24	0	0.70	22	0	0.36	20	0	0.54	18	0	0.52	18
Management and service fees from bank subsidiaries	0	1.08	36	0	2.97	38	0	1.47	37	0	1.55	36	0	1.88	36
Other income from bank subsidiaries.....	0	0	47	0	0	47	0	0	46	0	0	46	0	0	47
Operating income from bank subsidiaries	0	33.49	8	172.12	148.03	68	95.57	62.88	77	93.68	69.36	71	99.13	63.43	83
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries		47.24			39.62			56.39			82.95			51.40	
Interest income from nonbank subsidiaries.....		2.80			14.44			7.38			20.25			18.56	
Management and service fees from nonbank subsidiaries		0.53			1.68			0.86			1.92			2.96	
Other income from nonbank subsidiaries.....		0.09			0.19			0.16			1.06			0.15	
Operating income from nonbank subsidiaries		69.48			76.32			79.84			150.41			99.33	
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		28.44			119.72			43.51			61.23			48.56	
Interest income from subsidiary holding companies.....		6.44			12.80			8.40			6.54			3.95	
Management and service fees from subsidiary holding companies.....		0.37			1			0.44			0.36			0.43	
Other income from subsidiary holding companies.....		-1.46			1.63			0.01			0.29			0.01	
Operating income from subsidiary holding companies.....		34.47			135.14			55.20			76.49			61.19	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries		58.57		100	62.43	93	100	69.76	96	100	67.32	97	100	65.18	93
Interest income from bank subsidiaries.....		0.72		0	2.52	21	0	0.63	20	0	0.80	18	0	0.92	18
Management and service fees from bank subsidiaries		4.11		0	1.69	38	0	1.87	37	0	1.81	36	0	2.01	37
Other income from bank subsidiaries.....		0.02		0	0.07	45	0	0.04	45	0	0.03	44	0	0.02	47
Operating income from bank subsidiaries		71.70		100	76.26	85	100	82.20	93	100	78.80	95	100	74.20	88
Dividends from nonbank subsidiaries		5.32		0	2.51	31	0	1.95	23	0	2.65	19	0	2.57	23
Interest income from nonbank subsidiaries.....		0.82		0	1.82	35	0	0.73	36	0	1.19	30	0	2.32	29
Management and service fees from nonbank subsidiaries		0.05		0	0.08	42	0	0.02	42	0	0.06	41	0	0.03	41
Other income from nonbank subsidiaries.....		0.01		0	0.04	47	0	0.01	46	0	0.04	44	0	0.02	48
Operating income from nonbank subsidiaries		10.59		0	9.13	20	0	4.70	16	0	7.29	11	0	7.64	14
Dividends from subsidiary holding companies.....		1.03		0	1.54	45	0	2.53	44	0	4.52	43	0	5.15	42
Interest income from subsidiary holding companies.....		0.13		0	0.40	44	0	0.11	44	0	0.20	44	0	0.37	43
Management and service fees from subsidiary holding companies.....		0		0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....		0		0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies.....		2.35		0	5.35	42	0	4.56	42	0	6.08	40	0	6.79	39
Loans and advances from subsidiaries / Short term debt.....		142.34			447.79			135.13			83.37			87.87	
Loans and advances from subsidiaries / Total debt		29.59			30.31			27.08			28.33			26.53	